



**RESPONSE UNDER 37 C.F.R. § 1.116
EXPEDITED PROCEDURE REQUESTED
EXAMINING GROUP 3624
PATENT**

Attorney Docket No. 05793.3026-00000

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Jeremy P. CLIFFORD et al.

Application No. 09/838,194

Filed: April 20, 2001

For: SYSTEM AND METHOD FOR
OFFERING CUSTOMIZED
CREDIT CARD PRODUCTS

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) Group Art Unit: 3624
)
) Examiner: Jocelyn GREIMEL
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) Confirmation No. 1551
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) **Mail Stop AF**
)
)

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

DECLARATION UNDER 37 C.F.R. § 1.131

I, Kristi S. HEBNER, state that I am one of the co-inventors of the subject matter described and claimed in U.S. Patent Application No. 09/838,194. Prior to February 27, 2001, Jeremy P. CLIFFORD, Michael T. ANDERSON, Hilary J. RHODES, Nathan T. CZYZEWSKI, and I had completed in this country the invention as described and claimed in U.S. Patent Application No. 09/838,194 as evidenced by the following:

1. Exhibit A is a true and accurate copy of a "Business Case and Product Requirements" document, prepared on behalf of the inventors of U.S. Patent Application No. 09/838,194 by Nathan "Tad" Czyzewski.
2. Exhibit A describes a system and method consistent with the recitations of the claimed invention of U.S. Patent Application No. 09/838,194.

3. Exhibit A was created prior to February 27, 2001.

I declare further that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further, that the statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patents issuing thereon.

Respectfully submitted,

Full Name of Inventor Kristi S. Hebner	Inventor's Signature 	Date 8/26/07
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